

FIRST EXPRESS OF NEBRASKA, INC.

	CPP Disbursement Date 02/06/2009	RSSD (Holding Company) 1250398	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$323	\$331	2.6%		
Loans	\$247	\$241	-2.5%		
Construction & development	\$7	\$4	-37.3%		
Closed-end 1-4 family residential	\$33	\$33	-0.1%		
Home equity	\$4	\$3	-15.0%		
Credit card	\$0	\$0			
Other consumer	\$3	\$4	22.0%		
Commercial & Industrial	\$41	\$38	-7.6%		
Commercial real estate	\$73	\$76	4.4%		
Unused commitments	\$39	\$47	20.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$10	\$10	-5.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$33	\$37	10.2%		
Cash & balances due	\$13	\$17	28.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$287	\$296	3.3%		
Deposits	\$280	\$292	4.4%		
Total other borrowings	\$5	\$2	-52.1%		
FHLB advances	\$5	\$2	-57.0%		
Equity					
Equity capital at quarter end	\$36	\$35	-3.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.2%	9.8%	--		
Tier 1 risk based capital ratio	12.7%	12.4%	--		
Total risk based capital ratio	13.9%	13.7%	--		
Return on equity ¹	8.6%	7.2%	--		
Return on assets ¹	1.0%	0.8%	--		
Net interest margin ¹	4.4%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	114.9%	69.1%	--		
Loss provision to net charge-offs (qtr)	99.7%	36.9%	--		
Net charge-offs to average loans and leases ¹	0.5%	0.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	57.4%	0.0%	11.7%	--
Closed-end 1-4 family residential	0.6%	0.5%	0.0%	0.0%	--
Home equity	0.0%	1.6%	0.1%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.0%	0.0%	0.0%	--
Commercial & Industrial	2.5%	2.4%	0.0%	0.0%	--
Commercial real estate	0.9%	0.2%	0.0%	0.0%	--
Total loans	1.3%	2.3%	0.1%	0.2%	--